

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Carrie Ann Quesenberry
Debtor

Case No. 18-01871-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 18, 2023

User: AutoDocket
Form ID: 3180W

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Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2023:

Recip ID	Recipient Name and Address
db	+ Carrie Ann Quesenberry, 2639 Gateway Drive, Harrisburg, PA 17110-3509
5056884	+ JP HARRIS ASSOCIATES LLC, MUNICIPAL TAX ACCOUNTS, PO BOX 226, MECHANICSBURG, PA 17055-0226
5056890	+ PAXTON CROSSING HOA, c/o PENN EQUITY ASSOCIATES, PO BOX 233, HUMMELSTOWN, PA 17036-0233
5056892	+ PINNACLE HEALTH HOSPITALS, PO BOX 2353, HARRISBURG, PA 17105-2353
5065288	+ Paxton Crossing HOA, PO Box 233, Hummelstown, PA 17036-0233
5056893	QVC EASY PAY, STUDIO PARK, WEST CHESTER, PA 19380
5056898	+ THE BRADFORD EXCHANGE, 9333 N MILWAUKEE AVENUE, NILES, IL 60714-1392
5056901	+ UPMC PINNACLE HEALTH HOSPITALS, PO BOX 2353, HARRISBURG, PA 17105-2353

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknofications@resurgent.com	May 18 2023 18:52:17	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
5056868	+ Email/PDF: bncnotices@becket-lee.com	May 18 2023 18:53:28	AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
5065008	Email/PDF: bncnotices@becket-lee.com	May 18 2023 18:54:05	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5056869	Email/Text: Bankruptcy@BAMcollections.com	May 18 2023 18:36:00	BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
5056870	EDI: CAPITALONE.COM	May 18 2023 22:34:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5056871	EDI: WFNNB.COM	May 18 2023 22:34:00	CB/BON, BK NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5056872	EDI: WFNNB.COM	May 18 2023 22:34:00	CB/KAY, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5056873	+ EDI: WFNNB.COM	May 18 2023 22:34:00	CCB/DNTLFRST, PO BOX 182120, COLUMBUS, OH 43218-2120
5056876	EDI: PENNDEPTREV	May 18 2023 22:34:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5056876	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2023 18:36:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5056877	Email/Text: Collections_Bankruptcies@encoreexchange.com	May 18 2023 18:36:00	COMPUTER CREDIT, INC, CLAIM DEPT

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Case Number	Communication Type	Recipient	Date/Time	Content
		009696, 470 W HANES MILL ROAD, PO BOX 5238, WINSTON SALEM, NC 27113-5238		
5056878	Email/PDF: creditonebknottifications@resurgent.com		May 18 2023 18:53:22	CREDITONE BANK, CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873
5074183	EDI: CAPITALONE.COM		May 18 2023 22:34:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5081381	Email/PDF: bncnotices@becket-lee.com		May 18 2023 18:53:28	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5056899	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov		May 18 2023 18:36:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5056879	EDI: DISCOVER.COM		May 18 2023 22:34:00	DISCOVER BANK, 12 READS WAY, NEW CASTLE, DE 19720
5059177	EDI: DISCOVER.COM		May 18 2023 22:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5056880	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov		May 18 2023 18:54:05	FHA/HUD, 451 7TH STREET SW, WASHINGTON, DC 20410-0001
5056881	+ EDI: HFC.COM		May 18 2023 22:34:00	HOUSEHOLD REALTY CORP / HFC, C/O HSBC MORTGAGE SERVICES, PO BOX 21188, EAGAN, MN 55121-0188
5056882	EDI: IRS.COM		May 18 2023 22:34:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5056874	Email/Text: info@pamd13trustee.com		May 18 2023 18:36:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5056875	EDI: JPMORGANCHASE		May 18 2023 22:34:00	CHASE, 800 BROOKSEdge BLVD, WESTERVILLE, OH 43081
5056885	+ Email/Text: BKRMailOPS@weltman.com		May 18 2023 18:36:00	KAY JEWELERS, 375 GHENT ROAD, AKRON, OH 44333-4600
5056886	+ Email/Text: PBNCNotifications@peritussservices.com		May 18 2023 18:36:00	KOHL'S/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084, MILWAUKEE, WI 53201-3084
5056887	+ EDI: LENDNGCLUB		May 18 2023 22:34:00	LENDING CLUB, 71 STEVENSON, STE 300, SAN FRANCISCO, CA 94105-2985
5105086	Email/PDF: resurgentbknottifications@resurgent.com		May 18 2023 18:40:58	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5105087	+ Email/PDF: resurgentbknottifications@resurgent.com		May 18 2023 18:52:21	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, Resurgent Capital Services 29603-0587
5081933	Email/PDF: resurgentbknottifications@resurgent.com		May 18 2023 18:53:18	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5056888	+ Email/Text: bankruptcy@marinerfinance.com		May 18 2023 18:36:00	MARINER FINANCE LLC, BK NOTICES, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
5056889	+ Email/Text: nsm_bk_notices@mrcooper.com		May 18 2023 18:36:00	MR COOPER, 8950 CYPRESS WATERS BLVD, DALLAS, TX 75019-4620
5082172	EDI: PRA.COM		May 18 2023 22:34:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5057533	+ EDI: RECOVERYCORP.COM		May 18 2023 22:34:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5075799	EDI: Q3G.COM			

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		May 18 2023 22:34:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5080629	EDI: Q3G.COM	May 18 2023 22:34:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5080630	EDI: Q3G.COM	May 18 2023 22:34:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5056894	+ EDI: RMSC.COM	May 18 2023 22:34:00	SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015
5056895	EDI: RMSC.COM	May 18 2023 22:34:00	SYNCB/CARE, BK NOTICES, PO BOX 965061, ORLANDO, FL 32896-5061
5056896	EDI: RMSC.COM	May 18 2023 22:34:00	SYNCB/QVC, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5056897	+ EDI: CITICORP.COM	May 18 2023 22:34:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5056900	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	May 18 2023 18:36:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5056902	EDI: VERIZONCOMB.COM	May 18 2023 22:34:00	VERIZON BANKRUPTCY DEPT, 500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225
5079397	EDI: AIS.COM	May 18 2023 22:34:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5068365	+ Email/Text: nsm_bk_notices@mrcooper.com	May 18 2023 18:36:00	WELLS FARGO BANK, NATIONAL ASSOCIATION, c/o Nationstar Mortgage dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5056883	*	IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5056891	##+	PENN CREDIT CORP, 916 S 14TH STREET, HARRISBURG, PA 17104-3425

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Nationstar Mortgage LLC as servicer for WELLS FARGO BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION AS TRUSTEE FOR REPERFORMING LOAN REMIC TRUST CE bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Carrie Ann Quesenberry DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC as servicer for WELLS FARGO BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION AS TRUSTEE FOR REPERFORMING LOAN REMIC TRUST CE bkgroup@kmlawgroup.com
Kara Katherine Gendron	on behalf of Debtor 1 Carrie Ann Quesenberry karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Michael Patrick Farrington	on behalf of Creditor Nationstar Mortgage LLC as servicer for WELLS FARGO BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION AS TRUSTEE FOR REPERFORMING LOAN REMIC TRUST CE mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Carrie Ann Quesenberry

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6213

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-01871-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carrie Ann Quesenberry

5/18/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.